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Certificate of Notice Page 1 of 2
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
Angel Mercado
Felicia E. Mercado
Debtors

Case No. 18-10459-elf Chapter 13

#### CERTIFICATE OF NOTICE

District/off: 0313-4 User: Stacey Page 1 of 1 Date Rcvd: Sep 03, 2019 Form ID: pdf900 Total Noticed: 9

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 05, 2019. Felicia E. Mercado, 1422 Lacrosse Ave., db/jdb Reading, PA 19607-2126 +Angel Mercado, +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, smq Allentown, PA 18101-1603 City Treasurer, Eighth and Washington Streets, Reading, PA 19601 +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 180 +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401 smq smg Centre Valley, PA 18034-0520 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300 smg Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 04 2019 03:24:10 smg Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946. Harrisburg, PA 17128-0946 +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 04 2019 03:24:19 U.S. Attorney Office, smg c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404 +E-mail/PDF: gecsedi@recoverycorp.com Sep 04 2019 03:26:48 Synchrony Bank, cr c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 TOTAL: 3

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 05, 2019 Signature: /s/Joseph Speetjens

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 3, 2019 at the address(es) listed below:

BRENNA HOPE MENDELSOHN on behalf of Debtor Angel Mercado tobykmendelsohn@comcast.net

BRENNA HOPE MENDELSOHN on behalf of Joint Debtor Felicia E. Mercado tobykmendelsohn@comcast.net

CHRISTOPHER M. MCMONAGLE on behalf of Creditor M&T BANK cmcmonagle@sterneisenberg.com,

bkecf@sterneisenberg.com

DANIEL P. JONES on behalf of Creditor M&T BANK djones@sterneisenberg.com, bkecf@sterneisenberg.com

FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf\_frpa@trustee13.com

KEVIN G. MCDONALD on behalf of Creditor M&T BANK bkgroup@kmllawgroup.com ROLANDO RAMOS-CARDONA on behalf of Trustee SCOTT F. WATERMAN (Chapter 13) ecfmail@readingchl3.com, ecf\_frpa@trustee13.com

ROLANDO RAMOS-CARDONA on behalf of Trustee FREDERICK L. REIGLE ecfmail@readingch13.com, ecf\_frpa@trustee13.com

SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com, ecf\_frpa@trustee13.com United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 10

STERN & EISENBERG, PC 1581 Main Street, Suite 200 Warrington, Pennsylvania 18976 Telephone: (215) 572-8111 Facsimile: (215) 572-5025

(COUNSEL FOR MOVANT)

# IN THE UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

T D	C1 12
In Re:	Chapter 13
Angel Mercado	
Felicia E. Mercado	Bankruptcy Case: 18-10459-elf
Debtor(s)	•
	Judge: Eric L. Frank
M&T Bank	C
Creditor/Movant	
V.	
Angel Mercado	
Felicia E. Mercado	
Respondents	

### ORDER

AND NOW, this 30th day of August , 2019 upon and upon Consent Order/
Stipulation of M&T Bank and any successor in interest and Debtor, Angel Mercado and Felicia
E. Mercado, approved by this Court and Certification of Default filed by counsel for Movant, after opportunity to cure, it is **ORDERED** that:

The automatic stay of all proceedings under 11 U.S.C. §362, is modified to allow M&T Bank and any successor in interest, to proceed with its *in rem* rights under state and federal law concerning the Property (the "Property"): 1422 Lacrosse Avenue, Reading, PA 19607.

It is further **ORDERED** that the 14-day stay pursuant to BKRP 4001(a)(3) is hereby waived.

Date: 8/30/19

ERIC L. FRANK U.S. BANKRUPTCY JUDGE